(Official Form 1) (9/01) UNITED STATES BANKRUPTGY COURT NORTHERN DISTRICT: OF ILLINGIS CHICAGO DIVISION (EASTERN) FORM B1 Voluntary Petition Name of Debtor (If individual, enter Last, First Middle): Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): JOHNSON, TANYALYN All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): Social Security/Tax Identification No. (if more than one, state all): Social Security/Tax identification No. (if more than one, state all): xxx-xx-0551 Street Address of Debtor (No. and Street, City, State and Zip Code): Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 38418 N. Creek Ct. Waukegan, IL 60085 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (If different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under White the Petition is Filed (Check one box) ☑ Individual(s) □ Railroad Corporation ☐ Stockbroker ☐ Chapter 7 ☐ Chapter 11 Phapter 13 Partnership **Commodity Broker** Chapter 9 Chapter 12 Other Clearing Bank Section 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filling Fee (Check one box) ✓ Consumer/Non-Business Business Full Filing Fee attached Chapter 11 Small Business (Check all boxes that apply) Filing Fee to be paid in installments (Applicable to individuals only) Debtor is a small business as defined by 11 U.S.C. Sec. 101. Must attach signed application for the court's consideration. Debtor is & elects to be considered a small business under U.S. Bankruptcy Court certifying that the debtor le-11 U.S.C. § 1121(e) (Optional) Northern District Of Illinois Rule Statistical/Administrative Information (Estimates only) Filed: 03/02/2004 Debtor estimates that funds will be available for distribution to unsecured creditors. Time: 14:22:55 Debtor estimates that, after any exempt property is excluded and administrative expe JOHNSON TANYALYN there will be no funds available for distribution to unsecured creditors. 3065630 1-15 16-49 50-99 100-199 2004 **Estimated Number of Creditors** A Benjamin Goldgar 囨 mtg: 04/13/2004 @ 10:30AM **Estimated Assets** 05/07/2004 @ 11:00AM \$50,001 to 1,000,001 to \$10,000,001 to \$50,000,0 \$0 to \$100,001 to \$500,001 to 341 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 mll 囨 **Estimated Debts** \$0 to \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000.001 to \$50,000,00 \$50 000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 millo 04BK08029-BK001 \square

Case 04-08029 Doc 1 Filed 03/02/04 Page	Entered 03/02/04 14:21:21 2 of 27	Desc Petition
(Official Form 1) (9/01) Voluntary Petition (page 2) (This page must be completed and filed in every case)	Name of Debtor(s): TANYALYN JOHNSON	FORM B1, Pag
Frior Pankcuptov Case(s) Fllad Withineta	se6 Years of more than two, allach ac	(g[t[oral*sheet]
Location Where Filed: N.D. IL (CH. 13 discharged) N.D. IL (Ch. 13 dismissed)	Case Number: 0022343 03B29020	Date Filed: 8/2/00 7/10/02
Location Where Filed:	Case Number:	Date Filed:
Rendim Bankuptcy Gasaja) Elled by any Spoose Ranjin	arof Affiliate of this Datitor (15 moi	edianome, altarof additionalistically.
Name of Deblor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
ଷ୍ଟ	natures	as a man
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, under the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	(To be completed if debtor is required to fi 10Q) with the Securities and Exchange Co of the Securities Exchange Act of 1934 an Exhibit A is attached and made Exh (To be completed if debtor is an individual debts) I, the attorney for the petitioner na	ommission pursuant to Section 13 or 15(d) and is requesting relief under chapter 11) de a part of this petition. Albit B whose debts are primarily consumer med in the foregoing petition, declare
Debtor Joint Debtor Telephone Number (If not represented by an attorney)	that I have infirmed the petitioner named it may proceed under chapter 7, 11, 12, or 1 have explained the relief available motor established. Kenneth S. Bojeta Exhi Does the debtor own or have possession of pose a threat of imminent and identifiable h	3 of title 11, United States Code, and sch such chapter. Date Date
Date Signature of Attorney	Yes, and Exhibit C is attached No Signature of Non-Attorn	and made a part of this petition.
Kenneth S. Borcia Bar No. 3125988 The Law Offices of Kenneth S. Borcia 1117 S. Milwaukee Avenue, Suite A-3 P.O. Box 447	I certify that I am a bankruptcy petition prep that I prepared this document for compens debtor with a copy of this document.	parer as defined in 11 U.S.C. § 110, ation, and that I have provided the
Libertyville, IL 60048 Phone No. (847) 634-8800 Fax No. (847) 634-8932	Printed Name of Bankruptcy Petiti	ion Preparer
7-110-04.	Social Security Number	
Signature of Debtor (Corporation/Partnership) declare under penalty of perjury that the information provided in this petition is rue and correct, and that I have been authorized to file this petition on behalf of he debtor.	Address Names and Social Security numbers of all o	other individuals who prepared or
The debtor requests relief in accordance with the chapter of title 11, United States code, specified in this petition.	assisted in preparing this document: If more than one person prepared this documents	
	conforming to the appropriate official form fo	
Printed Name of Authorized Individual	Signature of Bankruptcy Petition Pr	reparer
Title of Authorized Individual	Date A bankruptcy petition preparer's failure to count the Federal Rules of Bankruptcy Proced Imprisonment or both (11 U.S.C. § 110; 18 L	ure may result in fines or

Page 3 of 27

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Control of the second s	HIS C	Secured Claim Or Exemption	
joint tenants	J	\$240,000.00	\$241,000.0
			· .
The second secon			
	.		
	Joint tenants	Joint tenants Joint tenants	Joint tenants J \$240,000.00

Page 4 of 27
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

<u> </u>				1.1
and All Andreas and the second se		April 1985 - April	T T T	Current Market
		the many that the state of the		Value of Debtor's Interest in
$\Delta(\overline{W}_{i}(x,x,y),\mu_{i},\mu_{i$	le Le		100	Property Without
Type of Property:	18	Description and Location of Property	탈	Deducting any
are the control of the first decision of the control of the contro		grant and the second second second second second second second	a ga	Secured Claim or
			- 불 *	Exemption
1. Cash on hand.		Cash	-	\$100.00
	.			
. Checking, savings or other finan-		Great Lakes Credit Union		\$200.00
ial accounts, certificates of deposit,		Clear Lakes Cledit Clifor	-	\$200.00
r shares in banks, savings and loan,			Î	
nrift, building and loan, and home-				
tead associations, or credit unions,			1 "	
rokerage houses, or cooperatives.				
. Security deposits with public util-	x			
es, telephone companies, land-			'	
ords, and others.				
. Household goods and furnishings		Refrigerator, stove,washer/dryer, bedroom furniture, kitchen	l'_	\$2,500.00
ncluding audio, video and computer		& living room furniture, audio, video & computer equipment,	1.	Ψ2,000.00
quipment.		misc. household goods, dining room set		
·	. 1			*
	1 [
Books; pictures and other art		Books, pictures & collections		\$35.00
		Books, pictures & collections	•	\$35.00
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other		Books, pictures & collections	-	\$35.00
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other		Books, pictures & collections	•	\$35.00
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other ollections or collectibles.				
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other ollections or collectibles.		Books, pictures & collections clothing	-	\$35.00 \$100.00
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other ollections or collectibles. . Wearing apparel.		clothing	•	\$100.00
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other ollections or collectibles. Wearing apparel.			•	
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other ollections or collectibles. Wearing apparel.		clothing	-	\$100.00
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other blections or collectibles. Wearing apparel. Furs and jewelry. Firearms and sports, photo-		clothing		\$100.00
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other ollections or collectibles. Wearing apparel. Furs and jewelry.		clothing Furs & jewelry		\$100.00 \$40.00
bjects; antiques; stamp, coin, cord, tape, compact disc, and other blections or collectibles. Wearing apparel. Furs and jeweiry. Firearms and sports, photogaphic, and other hobby equipment.	X	clothing Furs & jewelry		\$100.00 \$40.00
ojects; antiques; stamp, coin, cord, tape, compact disc, and other ollections or collectibles. Wearing apparel. Furs and jewelry. Firearms and sports, photoaphic, and other hobby equipment. Interests in insurance policies.	X	clothing Furs & jewelry		\$100.00 \$40.00
ojects; antiques; stamp, coin, cord, tape, compact disc, and other ollections or collectibles. Wearing apparel. Furs and jeweiry. Firearms and sports, photoaphic, and other hobby equipment. Interests in insurance policies. ame insurance company of each olicy and itemize surrender or	x	clothing Furs & jewelry		\$100.00 \$40.00
bjects; antiques; stamp, coin, ecord, tape, compact disc, and other ollections or collectibles. Wearing apparel. Furs and jewelry. Firearms and sports, photographic, and other hobby equipment. Interests in insurance policies. ame insurance company of each olicy and itemize surrender or	x	clothing Furs & jewelry		\$100.00 \$40.00
i. Books; pictures and other art bjects; antiques; stamp, coin, ecord, tape, compact disc, and other ollections or collectibles. Wearing apparel. Furs and jeweiry. Firearms and sports, photoraphic, and other hobby equipment. Interests in insurance policies. Iame insurance company of each olicy and itemize surrender or efund value of each.	X	clothing Furs & jewelry		\$100.00 \$40.00

Page 5 of 27 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

· Andrews and the state of the		Continuation Sheet No. 1
ici sang gapatangan panggapan Panggapan		통 Current Market
al de la cida del cida de la cida del cida de la cida d		의 Value of Debtor 한토 Interest in
Type of Property	lone	Description and Location of Property Till Deducting any
	1	Secured Claim
e al seri parrecia se francisco de		上 当 Exemption
0. Annuities. Itemize and name	x	
ach issuer.	^	
I. Interests in IRA, ERISA, Keogh,	ŀ	401K - Unknow
other pension or profit sharing		
ans. Itemize.	-	
. Stock and interests in incorpo-	X	
ed and unincorporated businesses. mize.		
Internate in partnerships as into		
interests in partnerships or joint autures. Itemize.	X	
Government and corporate bonds		
other negotiable and non-	X	
gotiable instruments.		
Accounts receivable.	$ \mathbf{x} $	
Alimony, maintenance, support,	x	
f property settlements to which the	$ \hat{\ } $	
otor is or may be entitled. Give ticulars.		
Other liquidated debts owing of the control of the	X	
ticulars.		
Equitable or future interests, life	$ _{\mathbf{x}} $	
ates, and rights or powers exercis-		
o for the benefit of the debtor other of those listed in Schedule of Real		
perty.		

Page 6 of 27 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

		$egin{array}{cccccccccccccccccccccccccccccccccccc$
e di Padrama a pada kada di kaban	<u>u</u>	が
Type of Property	Non	Deducting any
particular property of the conservations.		Secured Claim of 25 Exemption
19. Contingent and noncontingent	x	
interests in estate of a decedent, death benefit plan, life insurance policy, or	וי	
trust.		
20. Other contingent and unliqui-	x	
dated claims of every nature,		
including tax refunds, counterclaims of the debtor, and rights to setoff		
claims. Give estimated value of each.	Ì	
21. Patents, copyrights, and other	x	
intellectual property. Give particulars.		
22. Licenses, franchises, and other general intangibles. Give particulars.	X	
23. Automobiles, trucks, trailers,		4007 Chara Plana
and other vehicles and accessories.	1	1997 Chevy Blazer - \$4,000.00
24. Boats, motors, and accessories.	x	
25. Aircraft and accessories.		
	X	
26. Office equipment, furnishings, and supplies.	X	
27. Machinery, fixtures, equipment, and supplies used in business.	X	
28. Inventory.		
	X	
9. Animals.	X	
0. Crops - growing or harvested.	x	
Give particulars.		
•		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Firaperty Type of Firaperty Description and Location of Property Type of Firaperty X 31. Farming equipment and implements. X 32. Farm supplies, chemicals, and feed.	ors out
Type of Froperty Description and Location of Property Secured Claim Exemption 31. Farming equipment and implements. X 32. Farm supplies, chemicals, and	out For
31. Farming equipment and implements. 32. Farm supplies, chemicals, and X	O).
31. Farming equipment and X implements. 32. Farm supplies, chemicals, and X	
implements. 32. Farm supplies, chemicals, and X	
32. Farm supplies, chemicals, and	
33. Other personal property of any X kind not already listed. Itemize.	
	• .
	-
	.

Doc 1 Filed 03/02/04 Entered 03/02/04 14:21:21 Case 04-08029 **Desc Petition**

UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)**

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filling of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property:	Specify Law Providing Each # Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deductin Exemption
38418 Creek Ct., Beach Park, IL 60087	735 ILCS 5/12-901	\$0.00	\$240,000.00
Cash	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Great Lakes Credit Union	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Refrigerator, stove,washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	735 ILCS 5/12-1001(b)	\$1,700.00	\$2,500.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$0.00	\$35.00
clothing	735 ILCS 5/12-1001(a), (e)	100%	\$100.00
Furs & jeweiry	735 ILCS 5/12-1001(b)	\$0.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$0.00	\$25.00
101K	735 ILCS 5/12-1006	100%	Unknown
1997 Chevy Blazer	735 ILCS 5/12-1001(c)	\$1,200.00	\$4,000.00
			r e e e
***************************************		\$3,300,00	\$247,000.00

		the state of the s		
Case 04-08029	Doc 1	Filed 03/02/04	Entered 03/02/04 14:21:21	Desc Petition
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IN RE:	TANYALYN JOHNSON	ray	<u>-</u>	CASE NO		
	•	Debtor			(If Known)	
	•	Joint Debtor		CHAPTER	13	

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

CREDITÓR'S NAME AND MAILING ADDRESS INCLUDING 218 CODE	HUSBAND: WHE JOINT	or has no creditors holding secured claims to DATE CLAIM WAS INCURRED. NATURE OF LIEN, AND DESCRIPTION AND MARKET. VALUE OF PROPERTY SUBJECT. TO LIEN	* CONTINGENT	UNITOUIDATED.	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSEGURED PORTION JE ANY
ACCT#: CTX MORTGAGE P.O. Box 199077 Dallas, TX 75219-9077	J	DATE INCURRED: NATURE OF LIEN: COLLATERAL: Home REMARKS: Foreclosure - Regular payments in plan COLLATERAL VALUE: \$240,000.00			\$204,000.00	
ACCT#: CTX MORTGAGE C/O Pierce & Assoc. 18 S. Michigan Ave., Ste. 1200 Chicago, IL 60603	J	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: Home REMARKS: COLLATERAL VALUE: \$37,000.00			\$37,000.00	
*						

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☐ Check this box if debte	or has no credito	rs holding unsec	ured priority cla	aims to report on So	hedule E.
ΤY	PES OF PRIORITY CLAIMS	(Check the appror	oriate box(es) if clain	ns in that categor	y are listed on the attack	ned sheets)
_	Extensions of credit in an involunt: Claims arising in the ordinary course of the before the earlier of the appointment of a	e debtor's business	or financial affairs a for relief. 11 U.S.C.	fter the commenc Sec. 507(a)(2).	ement of the case but	
	Wages, salaries, and commissions Wages, salaries, and commissions, inclu of \$4,650* per employee, eamed within 9 business, whichever occurred first, to the	ding vacation, seven 0 days immediately	preceding the filing o	of the original peti	ployees, up to a maximi tion, or the cessation of	um
_	Contributions to employee benefit Money owed to employee benefit plans fo petition, or the cessation of business, whi	or services rendered	within 180 days imn t, to the extent provid	nediately precedit ded in 11 U.S.C.	ng the filing of the origin Sec. 507(a)(4).	e <i>l</i>
_	Certain farmers and fishermen Claims of certain farmers and fishermen, provided in 11 U.S.C. Sec. 507(a)(5).	up to a maximum of	\$4,650* per farmer c	or fisherman, a gai	inst the debtor, as	
	Deposits by Individuals Claims of Individuals up to a maximum of personal, family, or household use, that w	\$2,100* for deposits rere not delivered or	s for the purchase, le provided. 11 U.S.C	ase or rental of p . Sec. 507(a)(6).	roperty or services for	
-	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or ch U.S.C. Sec. 507(a)(7).	iid of the debtor for a	alimony, maintenance	e, or support, to ti	he extent provided in 11	:
	Taxes and certain other debts owe Taxes, customs duties, and penalties owi (8).	d to governments ng to federal, state,	ai units and local governmen	nt units as set fort	th in 11 U.S.C. Sec. 507	(a)
	Commitments to Maintain the Capi Claims based on commitments to the FDI Board of Governors of the Federal Resen Insured depository institution. 11 U.S.C.	C, RTC, Director of t ve System, or their p	the Office of Thrift St	upervision, Comp	troller of the Currency, c ain the capital of an	or'
	Administrative allowances under 1 Claims based on services rendered by the person employed by such person as appr	e trustee, examiner,	professional person,	, or attorney and i	by any paraprofessional cs. 326, 328, 329 and 3	3 <i>0</i> .
Am Ifter	ounts are subject to adjustment on April 1 the date of adjustment. The amounts sho	, 1998, and every th wn above were effe	ree years thereafter ctive beginning April	with respect to ca 11, 2001.	ases commenced on or	
	4 continuation cheets attack	shad				

JN RE:	TANYALYN JOHNSON	Page 11 01 /	21	CASE NO		
	Debtor		-		(If Known)	
•	Joint Debtor			CHAPTER	13	

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

•	TYPE OF PRIORITY	Taxes	_	Continuation Sheet No. 1				
ACCT#:	ME AND MAILING AE	CODEBTOR:	OR COMMUN	DATE GLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM: DATE INCURRED: CONSIDERATION:	CONTINGENIE	UNITOVIDATED: T	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
INTERNAL REV 230 S. Dearborn Stop 5014CHI Chicago, IL 600			-	REMARKS: Tax years 1999-2001			\$14,000.00	\$14,000.0
				Total for this Page (Subi			\$14,000.00 \$14,000.00	\$14,000,00 \$14,000.00

IN 65.	TANDIALIAL IOUNGON	raye 12 01 2	<u>- 1</u>			
₩ KE:	TANYALYN JOHNSON	 		CASE NO _	<u> </u>	
	Debtor		**		(If Known)	
	<u> </u>	 		CHAPTER	13	•

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor ha	is no ci	reditors holding unsecured nonpriority claims to report on S	chedule F.
CREDITION'S NAME AND MAILING ADDRESS. INCLUDING ZIF CODE	R JOINT	E DATE CLAIM WAS INCURRED AND	AMOUNT OF CLAIM
ACCT#: UNITED STATES ATTORNEY 219 S. Dearborn Street Chicago, IL 60604	j	DATE INCURRED: CONSIDERATION: Notice Only for INTERNAL REVENUE SERVICE REMARKS:	Notice Only
No continuation sheets attached	!	Total for this Page (Subtotal) >	\$0.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

Check this box if debtor has no executory contracts or unexpired leases.

☑ Check this box if debtor has no executory contri	
Billion (1997). The second of	process of the proces
The second of th	DESCRIPTION OF CONTRACTOR LEASE AND NATURE OF DEBTORS INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY COVERNMENT.
NAME AND MAILING ADDRESS; INCLUDING ZIP CODE. OF OTHER PARTIES TO LEASE OR CONTRACT.	PROPERTY STATE CONTRACT NUMBER OF ANY GOVERNMENT. CONTRACT.
	And the supplies of the suppli

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SCHEDULE H (CODEBTORS)

7 Check this box if debtor has no codebtors.

☐ Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODESTOR:	NAME AND ADDRESS OF GREDTOR
Spouse Name Not Entered	CTX MORTGAGE P.O. Box 199077
	Dallas, TX 75219-9077
Spouse Name Not Entered	CTX MORTGAGE C/O Pierce & Assoc.
	18 S. Michigan Ave., Ste. 1200 Chicago, IL 60603
Spouse Name Not Entered	INTERNAL REVENUE SERVICE 230 S. Dearborn Street
	Stop 5014CHI Chicago, IL 60604
Spouse Name Not Entered	UNITED STATES ATTORNEY
	219 S. Dearborn Street Chicago, IL 60604

04 7045330 **Cardinal**Health 1430 WAUKEGAN ROAD MCGAW PARK, ILLINOIS 60085

Period Ending: Pay Date:

02/13/2004 02/13/2004

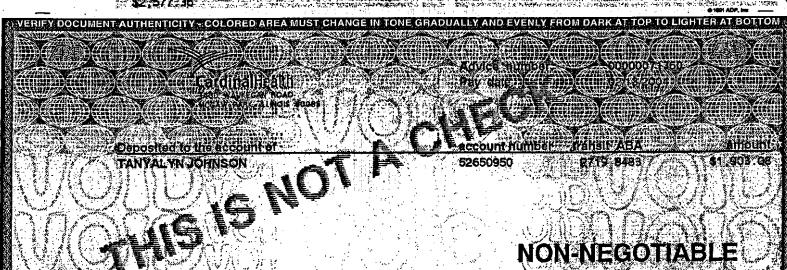
TANYALYN JOHNSON 38418 CREEK CT BEACH PARK, IL 60087

Taxable Marital Status:

Exemptions/Allowances: Federal: 5

Earnings	MINISTRA	this period	year to date
Reg	2045_52 80.00	AND THE PARTY OF T	10 22 12
reg	Gross Pay	2.645.62	100000000
		SMINISTER CONTRACTOR STATES	が、アラスは、現代的は自然の関係を表現を表現しませた。 またしていた。 またり かんというかい (1975年) ではないのできた。 に、これでは、日本などとしているとのできた。
	The state of the s	在1975年1976年1976年1976年1978年1978年1978年1978年1978年1978年1978年1978	で、スペートのようなとは関係を対象を関係を で、スペートのこれがなどは関係を対象を で、スペートというなどは 対象を対象を対象を で、スペートというなどが には、これを のない。 では、これを のない。 では、これを のない。 では、 では、 では、 では、 では、 では、 では、 では、
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	Federal Income Tax		
	Scelal Security Tex		er o southern was to be a second of the seco
	Medicare Tax		
	IL State theome Tax	-68.093	272.16
	And the state of t	The second of th	the second secon
	Other	3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	The state of the s
-	Charity	5310	
•	Child Life	Control of the Contro	
	Ee Stock Plan		The second secon
• •	Flex Ltd	を 100mmの 100mm	STATES AND CONTRACTOR OF THE STATES AND CONTR
•	Flex Vision Ins	10.34	
	Per Acc ins	TO SECURE AND SECURE	a not would be the
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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

i Debtor's Marital - Status	Dependents of Debtor and Spouse. Name: Age Relationship N	SON TO THE PROPERTY OF THE PRO		THE RESERVE OF THE PROPERTY OF
Separated	16 yrs. child 13 yrs. child 12 yrs. child	ianio 🤲	ASIS	Relationship
Employment	Debtor	Spouse		
Occupation Name of Employer How Long Employed Address of Employer	supervisor Cardinal Health 11 yrs. 1430 Waukegan Rd. Mc Gaw Park, IL 60085			
Income: (Estimate of aver Current monthly gross wage Estimated monthly overtime	s, salary, and commissions (prorate if not paid monthly)		DEBTOR \$5,730.83 \$0.00	\$POUSE \$0.00 \$0.00
SUBTOTAL	200		m=+\$5,730.83 ·····	\$0.00
LESS PAYROLL DEDUCTION A. Payroll taxes (included)	ons social security tax if B. is zero)		\$631.82	\$0.00
B. Social Security Tax			\$436.54	\$0.00
C. Insurance			\$65.74	\$0.00
D. Union dues			\$0.00	\$0.00
E. Retirement			\$0.00	\$0.00
***************************************	arity		\$10.83 \$114.64	\$0.00 \$0.00
SUBTOTAL OF PAYRO	Stock Plan		\$1,259.57	\$0.00
TOTAL NET MONTHLY TA			iii \$4,471.26	\$0.00
	ion of business or profession or farm (attach detailed stmt)		\$0.00	\$0.00
Income from real property	ion of business of profession of faith (allasti detailed suricy	-	\$0.00	\$0.00
Interest and dividends			\$0.00	\$0.00
Alimony, maintenance or su that of the dependents lis	oport payments payable to debtor for the debtor's use or ted above		\$0.00	\$600.00
	emment assistance (specify)		\$0.00	\$0.00
Pension or retirement incom	6		\$0.00	\$0.00
Other monthly income (spec	ify below)	•	40.00	
1		 	\$0.00 \$0.00	\$0.00 \$0.00
3.			\$0.00	\$0.00
TOTAL MONTHLY INCO	ME BOOK OF THE REAL PROPERTY O		\$4,471.26	\$600,00

TOTAL COMBINED MONTHLY INCOME \$5,071.26

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO.

CHAPTER 1

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checke schedule of expenditures labeled "Spouse."	ed, complete a separate
Pont or home modern	
Rent or home mortgage payment (include lot rental for mobile home)	***************************************
la prepartition and a state taxes included? Myes No	
Is property insurance included? ☑ Yes ☐ No	
Utilities: Electricity and heating fuel	
TO COLOR OF THE PROPERTY OF TH	
lolophone	
Home maintenance (repairs and upkeen)	
The strict conditions (III) (II) (III) (III) (III) (III) (III) (III) (III)	
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TO TOTAL OF THE PROPERTY OF TH	******
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	********************************
Health	
AutoOther:	1
exes (not deducted from unggo or leabled to be	***************************************
axes (not deducted from wages or included in home mortgage payments)	
nstallment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	*****
O4101. (00.0000000000000000000000000000000	
limony, maintenance, and support paid to others	***************************************
") "TOTAL TO SUPPORT OF BUILDING REPROPERTED HAT INVIDE OF ALAKANA KARRA	
TOTAL TOPOLOGY IN THE CONTROL OF THE	****
	404111011011011011011011011011
OTAL MONTHLY EXPENSES. (Report also on Summary of Schedules)	
	\$1,766.00
OR CHAPTER 12 AND 13 DEBTORS ONLY]	
ovide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually erval.	, or at some other regular
Total projected monthly income	•
F. TITTOM HOUSE ONDOLOGO INCLUDINI SUPPLICA PROJECT ALIGNAL &	,
Excess income (A minus B)	\$1,766.00
Total amount to be paid into plan each Monthly (interval)	···· \$3,305.26
	ምን ባለድ ሰለ

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense				Amount
barber & beauty shop				\$60.00
postage, gifts, bank charges etc				\$30.00
misc. school costs	•		.'	\$20.00
•				
	4.0	 \$.	Total >	\$110.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$240,000.00		
B - Personal Property	Yes	4	\$7,000.00		
C - Property Claimed as Exempt	Yes	1.0000000			
D - Creditors Holding Secured Claims	Yes	1		\$241,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$14,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$0.00	(1) 10 17 14 14 (2) 15 15 15 15 15 15 15 15 15 15 15 15 15
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
- Current Income of Individual Debtor(s)	Yes	4			\$5,071.
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$1,766.
Total Number of ALL S	of Sheets Schedules >	15			erio de de la placa Esta de la placa de la Esta de la placa de la
	Total A	\ssets >	\$247,000.00		erana di 1900 Para di 1900, 1900 Para di 1900, 1900, 1900, 1900, 1900, 1900, 1900, 1900, 1900, 1900, 1900, 1900, 1900, 1900,
			Total Liabilities >	\$255,000.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

	1. Income from em	ployment or o	peration of business			
None	from the beginning of thi immediately preceding the calendar year may report income for each spouse	s calendar year to his calendar year. t fiscal year income separately. (Marri	the date this case was come (A debtor that maintains, or e. Identify the beginning an	menced. State also the gross has maintained, financial reco d ending dates of the debtor's ter 12 or chapter 13 must state	on, or from operation of the debtor amounts received during the two y rds on the basis of a fiscal rather the fiscal year.) If a joint petition is file a income of both spouses whether	ears han a nd state
	AMOUNT	SOURCE (if m	ore than one)			
	\$45,000 \$65,000	2004 Joint W 2003 Joint V 2002 Joint V	Wages	s previously reported on	Sch. I	
	2. Income other tha	n from employ	yment or operation of	business		
None	State the amount of during the two years imm spouse separately. (Mar	of income received lediately preceding ried debtors filing t	by the debtor other than fro the commencement of this	m employment, trade, profess case. Give particulars. If a jo 13 must state income for each	ion, or operation of the debtor's bus int petition is filed, state income for spouse whether or not a joint petit	r each
None	made within 90 days imm	s on loans, instalin lediately preceding	the commencement of this	case. (Married debtors filing u	regating more than \$600 to any cre nder chapter 12 or chapter 13 mus arated and a joint petition is not file	t include
lone	or were insiders. (Married	debtors filing und	year immediately preceding er chapter 12 or chapter 13 arated and a joint petition is	must include payments by eith	se to or for the benefit of creditors ner or both spouses whether or not	who are a joint
	 a. List all suits and bankruptcy case. (Marrie 	administrative pro d debtors filing und	ceedings to which the debto	must include information cond	ments rear immediately preceding the filin reming either or both spouses whe	g of this
	CAPTION OF SUIT AND CASE NUMBER CTX MORTGAGE	•	NATURE OF PROCEED Foreclosure	COURT OR AGENCY ING AND LOCATION CC for the 19th	STATUS OR DISPOSITION Sheriff Sale 3/26/04	÷.
	02CH1919			Judicial, Lake Coun	ty IL	
one	preceding the commence:	ment of this case. (Married debtors filing under	ed under any legal or equitable chapter 12 or chapter 13 mus pouses are separated and a jo	e process within one year immediat tinclude information concerning proint petition is not filed.)	tely operty of

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 1:

STATEMENT OF FINANCIAL AFFAIRS					
	Continuation Sheet No. 1				
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapte 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separate				
	and a joint petition is not filed.)				
	6. Assignments and receiverships				
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	7.0%				
None	7. Gifts List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
· .					
None	8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filled, unless the spouses are separated and a joint petition is not filled.)				
•					
	9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.				

NAME AND ADDRESS OF PAYEE Kenneth S. Borcia & Associates 1117 S. Milwaukee Ave.,Suite A-3 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 02/16/2004

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2,700.00

Filed 03/02/04 Entered 03/02/04 14:21:21 Case 04-08029 Doc 1 **Desc Petition** Page 22 of 27

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER -

<u>STATEMENT OF FINANCIAL AFFAIRS</u>

Continuation Sheet No. 2

P.O. Box 447 Libertyviile, IL 60048

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None 図

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year Immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None 図

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \square

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None \square

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

CHAPTER 1

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

Moue None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louislana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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CHAPTER 1

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

N

a. If the debtor is an Individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE:

TANYALYN JOHNSON

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

attachments thereto, consisting of	I have read the answers contained in the foregoing statement of financial affairs and any 6sheets, and that they are true and correct.	
Date	Signature Debtor Johnson	
Date	Signatureof Joint Debtor	-

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: TANYALYN JOHNSON

CASE NO

Debtor(s)

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1	 Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 that compensation paid to me within one year before the services rendered or to be rendered on behalf of the deb is as follows: 	filing of the petition in bankn	uptcy, or agreed to be paid	to me, for
	For legal services, I have agreed to accept:	\$2,700.00		
	Prior to the filing of this statement I have received:	\$2,700.00	. *	
٠	Balance Due:	\$0.00		
2.	The source of the compensation paid to me was:			The district
	☑ Debtor ☐ Other (specify)			
3.	The source of compensation to be paid to me is:			
	☐ Other (specify)			
4.	☑ I have not agreed to share the above-disclosed compassociates of my law firm.	pensation with any other per	son unless they are memb	pers and
	I have agreed to share the above-disclosed compensassociates of my law firm. A copy of the agreement, compensation, is attached.	sation with another person o together with a list of the nar	r persons who are not me nes of the people sharing	mbers or in the
5.	In return for the above-disclosed fee, I have agreed to rer a. Analysis of the debtor's financial situation, and rendering bankruptcy; b. Preparation and filing of any petition, schedules, stater c. Representation of the debtor at the meeting of creditor.	ng advice to the debtor in de ments of affairs and plan whi	termining whether to file a ch may be required:	petition in
6.	By agreement with the debtor(s), the above-disclosed fee POST PETITION AMENDMENTS RESCHEDULING OF THE FIRST MEETING OF CREDIT LEGAL SERVICES REQUESTED AFTER DISCHARGE REPRESENTATION OF THE DEBTOR IN ADVERSARY	ORS AND/OR DISMISSAL	ng services:	
	I certify that the foregoing is a complete statement of a representation of the debtor(s) in this bankraptcy proceed 2/20/64	RTIFICATION By agreement or a rangement	nt for payment to me for	
	Date Kenne	th S. Borcia		
		th S. Borcla & Associates		
		S. Milwaukee., Suite A-3		
		ox 447 ville, IL 60048		
	Liberty	*IIIO, 11_ 000 1 0	·	
			-	

· B 201 ·(Rev. 12/99)

United States Bankruptcy Court

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 18: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the	debtor, affirm that I have r	ead this notice.			
	. Date	Signature of Debtor	K—COURT COPY	Case Number	
	(DEBTOR ()	Date	DERLOK	Date	-